

IN THE CLAIMS:

Please AMEND Claims 1, 4, 9, 11, 15, 18, and 19 as follows.

1. (Currently Amended) A method for facilitating access to messages in a computer system that includes at least a database storage system and a processing device, the method comprising steps of:

storing a message in a common storage area of [[a]] the database storage system together with all other messages stored in the database storage system, such that all messages are stored in the common storage area;

associating the message with [[an]] a first intended recipient by a first identifier, and further associating the message with at least a second intended recipient;

notifying the first intended recipient using a notification message of the message stored in the database storage system using a notification message generated by the processing device, wherein the notification message contains an address of or a link to a website, by transmitting the notification message to the first intended recipient;

providing the website for the first intended recipient to view the message;

authenticating the first intended recipient using a second identifier associated with the intended recipient;

searching the messages stored in the common storage area of the database storage system to find messages for the first intended recipient by matching the first identifier with a message associated with the first identifier; and

providing displaying the message for to the first intended recipient for display by the first intended recipient.

wherein if there is no second identifier associated with the first intended recipient, the first intended recipient is prompted to create or register a second identifier.

2. (Previously Presented) The method of claim 1, wherein the first identifier is an account number.

3. (Previously Presented) The method of claim 1, wherein the second identifier is a combination of a user identification and password.

4. (Currently Amended) The method of claim 1, wherein the second identifier is a physical characteristic of the first intended recipient identifiable by a biometric identification system.

5. (Previously Presented) The method of claim 1, wherein the message includes:  
a message portion; and  
an attachment file in a format that is different from a format of the message portion.

6. (Previously Presented) The method of claim 1, further comprising a step of encrypting the website to view messages using an encryption method.

7. (Previously Presented) The method of claim 6, wherein the encryption method is SSL.

8. (Cancelled)

9. (Currently Amended) A method for a business to provide customer access to a private message in a computer system that includes at least a database storage system and a processing device, the method comprising steps of:

storing a private message and a non-private message in a common storage area of a secure database storage system together with all other messages stored in the secure database storage system, such that all messages are stored in the common storage area;

associating the private message and the non-private message with a first identifier corresponding to [[an]] a first intended customer recipient, wherein the first identifier includes an account number, and further associating the non-private message with at least a second intended customer recipient;

notifying the first intended customer recipient by electronic mail of the private message stored in the secure database storage system by an electronic mail generated by the processing device, wherein the electronic mail contains an address of or a link to a secure website, by transmitting the electronic mail to the first intended customer recipient;

providing the secure website for the first intended customer recipient to view the private message;

authenticating the first intended customer recipient to view the private message at the secure website using a second identifier associated with the first intended customer recipient;

searching the messages stored in the common storage area of the secure database storage system for the first identifier to find the private message associated with the first identifier to be viewed by the first intended customer recipient; and

providing displaying the private message associated with the first intended customer recipient to the first intended customer recipient,

wherein if there is no second identifier associated with the first intended customer recipient, the first intended customer recipient is prompted to create or register a second identifier.

10. (Previously Presented) The method of claim 9, wherein the private message includes at least one of customer account information, a financial statement, a special offer, a response to an inquiry, and a transaction confirmation.

11. (Currently Amended) The method of claim 9, wherein the second identifier includes a physical characteristic of the first intended customer recipient identifiable through a biometric identification system.

12. (Previously Presented) The method of claim 9, wherein the private message includes:

a message portion; and  
an attachment file in a format that is different from a format of the message portion.

13. (Previously Presented) The method of claim 9, further comprising a step of encrypting the website to view messages using an encryption method.

14. (Previously Presented) The method of claim 13, wherein the encryption method is SSL.

15. (Currently Amended) The method of claim 1, further comprising a step of providing a second address of or link to a secure webpage on the secure website, the secure webpage containing the message, after successfully authenticating the first intended recipient.

16. (Previously Presented) The method of claim 1, wherein if the message has multiple intended recipients, a separate copy of the message is not stored in the database for each intended recipient.

17. (Previously Presented) The method of claim 9, wherein the second identifier is at least one of a user identification, an email address, and a password.

18. (Currently Amended) The method of claim 9, further comprising a step of providing a second address of or link to a secure webpage on the secure website, the secure webpage containing the private message, after successfully authenticating the first intended customer recipient.

19. (Currently Amended) The method of claim 9, wherein if the private a particular message has multiple intended customer recipients, a separate copy of the private particular message is not stored in the database for each intended customer recipient.